

Amendments to the Specification

Please replace paragraph [0001] appearing on page 1 of the Specification under the heading "Related Applications" with the following amended paragraph:

[0001] This application is related to United States Patent Application Serial No. 10/631,974, ~~—/—~~, (Attorney Docket No. 3350-0124), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "MULTIPLE DISTRIBUTED OPERATING ACCOUNTS"; United States Patent Application Serial No. 10/631,963, ~~—/—~~, (Attorney Docket No. 3350-0121A), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "A TECHNIQUE FOR SELECTION OF A FINANCIAL INSTITUTION AT WHICH TO MAINTAIN AN OPERATING ACCOUNT"; United States Patent Application Serial No. 10/631,964, ~~—/—~~, (Attorney Docket No. 3350-0124C), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "NEW PAYMENT PROCESSING PARAMETERS"; United States Patent Application Serial No. 10/631,970, ~~—/—~~, (Attorney Docket No. 3350-0121D), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION TECHNIQUE"; United States Patent Application Serial No. 10/631,972, ~~—/—~~, (Attorney Docket No. 3350-0121E), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC DEBITING OPTION"; United States Patent Application Serial No. 10/631,971, ~~—/—~~, (Attorney Docket No. 3350-0121F), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "PAYMENT PROCESSING WITH PAYEE RISK MANAGEMENT"; United States Patent Application Serial No. 10/631,969, ~~—/—~~, (Attorney Docket No. 3350-0121G), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled "DEBIT-CREDIT COMBINATION SELECTION."